

## **CUSTOMER ADVISORY BOARD (CAB) MEETING**

**Minutes of CAB meeting held at the  
U.S. Treasury – Kansas City Financial Center (KFC)  
On May 4-5, 1999**

### **CAB ATTENDEES**

### **AGENCY**

### **KFC ATTENDEES**

**Dennis Lessner  
Pat Pyles  
Dave Larsen  
Gary Arness  
Fred Easom  
Gail Dickerson  
Jack Misiewicz  
Anne Marie Smith  
Michael Daniels  
Joe Vitale  
Marion Green  
Joanne Felix  
Ronald Parent  
Diedra Miles  
Sandra Barron  
Jack O'Leary  
Rosetta Faltz  
Tim Southard  
Dianna Perkins  
Nancy Hawkins  
Joseph Safadi  
Jamie Estes  
Alan Lewis  
Tom Caporizzo  
Matt Talbert  
Kathy Venchus  
Kathy Webster  
Christy Cascio  
Loretta Burns  
Debbie Byrd  
Sheryl Swisher**

**SSA  
SSA  
USDA-RD  
USDA-RD  
Energy  
Energy  
FDIC  
U.S. Courts  
DOC/NOAA  
USDA/NFC  
DOT/FAA  
DOT/FAA  
USDA/NFC  
DHHS  
DHHS  
DHHS  
DHHS  
DOE-Oakridge  
VA/SSC  
USCG  
EPA/RTP  
EPA/KC  
EPA/LV  
GSA  
US AID  
IRS  
KC-FRB  
KC-FRB  
USDA-FSA  
CDC  
OPIC**

**Jack Adams  
Gary Beets  
Susan Robinson  
John Spinola  
Susan Johnson  
Sheryl Morrow  
Jimmy Lammon  
Bill Parsons  
Chuck Catlett  
Lori Freeman  
Yvonne Nance  
Dianne Keith  
Vicki Haddad  
Judy Lansing  
Cynthia Sheppard  
Janice Bowers  
Don Wansing  
Ralf Jordan  
Mike King**

## ➤ **OPENING/WELCOME**

**Tuesday, May 4, 1999**

Joe Safadi, Vice Chair for the Customer Advisory Board (CAB), welcomed everyone and recognized the following new members:

Fred Easom and Gail Dickerson of Department of Energy, Diedra Miles, Sandra Barron, Jack O'Leary and Rosetta Faltz of DHHS, Michael Daniels of DOC/NOAA, Loretta Burns of USDA/FSA, Tim Southard of DOE Oakridge, Diana Perkins of VA/SSC, Jack Misiewicz of FDIC, Matt Talbert of US AID, Debbie Byrd of CDC, and Sheryl Swisher of OPIC.

The Regional Director for the Kansas City Financial Center (KFC), Jack Adams, welcomed the CAB and provided the group with hi-lights of the Center. Jack mentioned that KFC is the second largest processor in volume and variety of the Financial Management Service's (FMS's) five regional centers.

## ➤ **UPDATES FROM CAB AGENCY REPRESENTATIVES**

### **Social Security Administration (SSA) – Dennis Lessner**

Social Security Administration is continuing its efforts to prepare for Year 2000 changes. SSA had previously certified all of its files to be Y2K compliant, they are now participating in an "N to N" validation with Treasury's Philadelphia Financial Center. In this validation process, SSA has provided Philadelphia with both a SSA and a SSI payment file. SSA will then follow-up with claims files for accounts contained on the test payment files. Treasury will then perform complete cycle of testing for those cases by providing disposition files, TRAC files, and Return Check and Cancellation Files. This process will ensure that all processes are certified to be Y2K compliant.

SSA is also in the process of developing contingency plans for the replacement of direct deposit payments should any financial institutions not be able to process electronic fund transfer payments. Under this contingency plan, once SSA is notified of a problem institution, it will search its payment files and will recertify those payments involved in the form of check payments.

SSA is also preparing for the Y2K change over by declaring a software moratorium from September 1999 through March 2000. This moratorium will assist in identifying and resolving any software problems resulting from the year 2000 date change.

SSA is looking forward to the switch over of the claims process for SSI payments from Birmingham Financial Center to the Kansas City Center. This change is currently targeted to be effective with the July 1999 SSI payment.

**(SSA – continued)**

SSA is piloting a project of mainframe to mainframe connectivity to the PACER ON-LINE database. To date, a limited number of users have been granted access to the system. A new data line is being established to expand this access to obtain check images. The imaging expansion is targeted to be available in July of 1999. Access to this feature will also be on a limited basis so its usability can be determined.

**USDA – RURAL DEVELOPMENT (RD) – David Larsen**

RD has partially migrated over to Treasury's GUI for Agency Access (GAAP). The message downloads must still be done using the old version since the GAAP message download file is not in the same format. Treasury is still working to map the new file to the old format.

Plans are under way to move collection and servicing functions for the Electric and Telephone loans and the Cable Television loan programs from Washington D.C. to St. Louis, Missouri.

Program changes for Y2K have been moved into RD's production libraries. Additional LPAR testing is being conducted.

Program staff for RD's Intermediary Re-lending Program is surveying the customer base to determine the potential for utilizing a Customer Initiated Payment system.

On February 25, 1999, Rural Development/FSA implemented the Interim EFT Project that allows automated processing of electronic disbursements. A database has been created to store borrower/payee banking information and is accessed by all legacy systems (PLAS, GLAS, and AMAS) when a disbursement is processed. If there is information in the database for the borrower/payee, then the disbursement will be sent electronically. If no information exists, then a paper check will be sent.

Letters were sent to all guaranteed lenders requesting their banking information. In addition, inserts requesting bank information were sent to rental assistance recipients in February. There has been tremendous response from both groups. DCFO personnel are currently putting this information into the database. Once the information for the payee is input and pre-noted, all future payments to these payees will go electronically. To date, electronic payments have been disbursed by all of the legacy systems.

Additional enhancements to the interim system are currently being worked on and are scheduled for turnover in October. Enhancements include reducing the disbursement from 3 days from request to 2 days; integrating input of EFT data with obligation/disbursement processes in the legacy systems; and providing on-line help for the database screens.

## **DEPARTMENT OF TRANSPORTATION/FAA – JoAnn Felix**

### **Y2K**

- The DAFIS (Departmental Accounting and Financial Information System) Y2K certification document was completed in January.
- The Department signed the Implementation Results Report in March.
- The DAFIS Team is using the McCabe tool to evaluate their testing. The tool is showing over 80% of the code was tested.

### **Financial Statements**

- The Department has contracted out the rewriting of the Financial Statements module which produces the financial statements. Implementation of the new system is expected by June 30, 1999.
- The Department has placed high priority on getting a clean audit opinion for Fiscal Year 1999. The DAFIS Team supports this goal. We are providing additional online availability and system support per our customers' requests.

### **Treasury**

- The DAFIS Team received word that Treasury temporarily suspended their offset process to make changes to their programs in January. However, the modifications are not to eliminate the need to continue special runs for DAFIS.
- DAFIS implemented Connect: Direct for speedier Treasury transmissions in March.
- We want to thank Angela Romano for her support in getting training courses available here at the Center.

### **Current Initiatives**

- DAFIS initiatives are winding down in preparation for the transition to DELPHI. DELPHI is the Oracle based system that will be implemented in the Department. The current plan is to have all DAFIS customers on DELPHI by the summer of 2001. Currently, the DELPHI Team is conducting Solutions Demonstration Labs in Washington, DC.
- The FAA is in the process of expanding their Franchising initiatives. The FAA Logistics Center at the Mike Monroney Aeronautical Center (MMAC) in Oklahoma City plans to begin franchising October 1, 1999. Also, Aviation System Standards, a tenant organization at the MMAC, also plans to implement franchising in one of their divisions beginning in Fiscal Year 2000.

**(DOT/FAA – continued)**

- Nations Bank Purchase Card is not fully implemented yet in the Department. FAA is meeting with Nations Bank this week in Norfolk, VA. GSA is currently inviting GSA SmartPay customer volunteers to participate in an initiative to test and evaluate the Electronic Access Systems for credit card management and control. Specifically, the systems include Nations Bank's EAGLS, Citibank's Citidirect, and U.S. Bank's CARE. This GSA SmartPay Technical Advisory Group (TAG) will include two teams, an architecture team and a test team. The Department has requested DAFIS participate.

**DOE –OAKRIDGE – Tim Southard**

The Oak Ridge Financial Service Center (ORFSC) is one of three financial service centers within the Department of Energy (DOE) that were established as part of the agency's strategic alignment initiatives. The ORFSC processes payments for the Oak Ridge Operations Office (ORO) and seven satellite offices, ranging in locations from Richland, Washington to New Orleans, Louisiana to Pittsburgh, Pennsylvania. The final phase of payment and database consolidation for these offices was completed in April 1999. The ORFSC is responsible for processing and transmitting payment information/data while each satellite office is responsible for obtaining TIN and EFT information/data for their payees.

In December 1998, the ORFSC switched from Birmingham to KFC as our primary Treasury processing center. The ORFSC does not process payroll but it does process approximately 45,000 payments per year, of which 65% are vendor/miscellaneous payments and 25% are travel payments. For the second quarter, Fiscal Year 1999, the EFT percentages for the Oak Ridge Operations Office were 98% for travel payments and 94% for vendor/miscellaneous payments. During this same period the EFT percentage for ORO and the seven satellite offices combined was 84%. Approximately one third of our total payments are subject to the Prompt Payment Act and our on-time percentage is 92%. 99.8% of our vendors have provided a TIN.

The ORFSC uses an agency-wide standard accounting system that was developed in-house and put in place in the mid-1980's. The accounting system is located on Hewlett Packard equipment at 4 DOE sites (one of them being Oak Ridge) and it is used by 18 different DOE organizations across the country. The system is Y2K compliant. DOE is expected to begin replacing this aging accounting system sometime in the next fiscal year. An application for PACER ON-LINE has been received and we plan to sign up for this as soon as the freeze is lifted. We are looking at vendors for potential candidates for Prime Pay but we don't think we have many that this would be effective for and we have a concern regarding the limits.

The ORFSC currently uses HHS for grant payments but we plan to start converting some of the recipients to ASAP sometime in June. We would like to explore the CTX payment method more but we understand that many financial institutions and vendors do not currently have the capability to receive payments via this method. DOE is developing an implementation plan for an electronic commerce architecture to promote the use of electronic commerce, including electronic invoicing, throughout the agency.

## **EPA – Joseph Safadi**

The Environmental Protection Agency Contract Payment System is Y2K compliant. EPA expects all contract payments to be on time as usual. When vendors inquire about the EPA Y2K status, they are assured either by phone or in writing. A standard assurance has been prepared to assure EPA's customers that it expects business as usual. 98% of contract payments are made via ACH.

EPA is working with one of the programs, Contract Lab Program (CLP) to implement an electronic invoicing via the Internet. The CLP constitute about 20% of EPA's contract invoice work load. Once completed, we like to be able to allow other contractors to use the same program.

## **EPA – Alan Lewis**

EPA is aggressively moving ahead in the implementation of ASAP. The Las Vegas Financial Management Center has placed over sixty grantees on ASAP over the last few years. EPA will have training in July for the ten regional offices so that they may implement the process in their areas.

EPA is having a great year in converting travel and other payments to ACH. The only area where EPA is not where it wants to be, is in small procurements, where the problems seem to be more difficult.

EPA is looking into acquiring a new payroll system for their aging system. A decision should be made sometime soon as to what direction EPA will be going.

## **USDA/FSA – Loretta Burns**

### **DCIA**

During the 1st Quarter of FY99, FSA issued over \$4 billion in producer payments. Approximately 78% were issued via EFT. FSA is still awaiting direction from Treasury on how Non-Treasury Disbursing Agents will interface with the Treasury Offset Program for offsetting of payments. Last indication was Treasury will be ready to begin work with FSA in May '99. We are currently in the process of preparing our debt for transfer to Treasury for cross-servicing. Target date is May '99.

### **County Office Payroll to NFC**

FSA is in the process of transferring the payroll for approximately 10,000 county office employees to NFC. A Pilot is scheduled to begin in June. Full implementation is targeted for November '99.

**(USDA/FSA – continued)**

### **FFS Implementation**

FSA is still targeting 10/1/99 for the implementation of the CCC General Ledger functions into AMS' FFS CORE package. The FSA Data Warehouse was moved to production the week of May 3.

### **Other Initiatives**

In February '99, Secretary Glickman approved the organizational structure of the Support Services Bureau (SSB). The SSB merges the administrative functions from three mission areas: Farm and Foreign Agricultural Service, Rural Development, and Natural Resource Conservation Service, into a single organization. This organization will provide information technology, human resources, civil rights, management services, and financial management services for the three mission areas. Implementation is scheduled for 10/1/99.

Work has begun with NFC to identify payroll/personnel system changes necessary for implementation. Joe Leo has been appointed Acting Executive Director, SSB.

Vacancy announcements were posted nation-wide for the Executive Director and Deputy Director/CIO positions. Numerous issues to prepare for, including funding and consolidation of 3 administrative accounting systems.

### **U.S. Courts, Administrative Office - Anne Marie Smith**

#### **Overview of the Functions of the Judicial Branch**

The Judicial Branch of the Federal Government consists of the district, bankruptcy, and appeals courts, probation officers, U.S. Sentencing Commission, Federal Public Defenders, and various special courts (International Trade Surveillance, Claims, etc.). The courts hear civil and criminal cases and impose sentencing and/or fines associated with the cases. In 1998, the judiciary was a very busy branch of the government. The district courts heard over 53,000 cases associated with the decisions from the lower courts. The bankruptcy courts received more than 1.4 million petitions, with Chapter 7 accounting for more than 70 percent of petitions.

In 1939, the Administrative Office of the U.S. Courts (AOUSC) was established to provide administrative support to all of the courts in the Judicial Branch. In support of the federal court system, the AOUSC provides the following services:

- Implements the policies of the Judicial Conference of the United States and supports its network of 24 committees (including advisory and special committees) by providing staff to plan meetings, develop agendas, prepare reports, and provide substantive analytical support to the development issues, projects, and recommendations.
- Supports over 2,000 judicial officers, including active and senior appellate and district court judges, bankruptcy judges, magistrate judges, and over 29,000 employees.

**(U.S. Courts/Admin. Office – continued)**

- Advises court administrators regarding procedural and administrative matters.
- Provides centralized core administrative functions such as payroll, personnel, and accounting services.
- Administers the Judiciary's unique personnel systems and monitors its equal employment opportunity program.
- Develops and executes the budget and provides guidance to courts for local budget execution.
- Defines resource requirements through forecasts of case loads, work-measurement analyses, assessment program changes, and reviews of individual court requirements.
- Provides legislative counsel and services to the Judiciary, acts as a liaison with the legislative and executive branches.
- Prepares manuals and a variety of other publications.
- Collects and analyzes detailed statistics on the workload of the courts.
- Audits the courts' financial operations.
- Handles public affairs for the Judiciary, responding to numerous inquiries from Congress, the media, and the public.
- Develops new ways for handling court business, and provides training and assistance to court employees to help them implement programs and improve operations.
- Develops and supports automated systems and technologies used throughout the courts.
- Monitors the U.S. Marshall Service's implementation of the Judicial Facilities Security Program, including court security officers, and executes security policy for the Judiciary.

The AOUSC's Human Resources Division is responsible for providing personnel/payroll services associated with salary payments for 28,000 court employees. The AO Personnel Office provides personnel/payroll services for approximately 1,000 AOUSC employees. The Article III Judges Division performs personnel/payroll services for more than 2,500 judicial officers and survivor annuitants.

The Payroll Section is responsible for overseeing and advising the AO units in the production of the biweekly and monthly payrolls and submitting the related reports from these payrolls. The Section also provides notification of Judiciary employees of health benefits elections, issues garnishment payments, and sends TSP contribution and loan payments to NFC.

**U.S. Coast Guard (USCG) – Nancy Hawkins**



USCG is completing their Y2K conversion and has been producing payroll using the converted systems. The only step left is to finish the migration to Treasury's new computer centers – expect completion in May.

**EFT Report:**

Active Duty salary EFT – 99.9% (7 checks continue)

Reserve salary EFT – 99.1% (4 checks continue)

Retired Pay EFT – 97.1% (964 checks continue)

Allotments are slower conversion but progress is being made. Number of checks sent has decreased significantly since USCG began efforts to promote EFT.

PACER: USCG is on-line with PACER and is very pleased with its capabilities. The digital image check copies are outstanding. Chuck Catlett and Vicki Haddad have been a tremendous help to the USCG - getting on-line and during the initial setup of the learning process.

**Centers for Disease Control (CDC) and Prevention - Debbie Byrd**

Centers for Disease Control offers an automated service for invoice inquiry providing access to the most current payment information. The Invoice Inquiry System provides immediate updates on invoice transactions, or 30-day statements by fax. We are adding provisions to provide vendors with a 60-day statement. The system also provides the option to talk with a customer service representative.

CDC is 96% compliant with EFT for vendor payments.

The Financial Management Office's financial accounting system, TOPS, has been converted for Y2K compliancy, completed IV & V testing and has been operational in a production environment since January 25, 1999.

**DEPARTMENT OF HEALTH AND HUMAN SERVICES (DHHS)-  
Sandra Barron/Diedra Miles**

By way of introduction, the USPHS Commissioned Corps is a branch of the Uniformed Services under the direction of the US Surgeon General. It consists of a cadre of health professionals who provide health related functions throughout the US and the world.

These health professionals also provide services to other branches of the Executive including EPA, HCFA, Justice (Bureau of Prisons and Marshall Service), Coast Guard and Interior (National Park Service).

**(DHHS – continued)**

**EFT Replacing Checks in the Payroll Payments Area:** For the payroll process, 100% of the salary and annuity payments are made by EFT. For scholarship stipend payments, the percentage is more than 90%, and the percentage continues to increase.

**Host-To-Host Transmission Payroll Data:** DHHS has completed the change from transmitting to the Kansas City mainframe to transmitting to the Hyattsville, MD mainframe. Our most recent payroll was transmitted to Hyattsville on April 22, 1999.

**Bond Data Transmissions:** DHHS is transmitting bond data directly to the Federal Reserve Bank-Pittsburgh Branch, where the bonds are produced and then mailed.

**ECS Payment System:** DHHS is currently using Release 7.5. DHHS expects to update to Release 7.6 in the next 60 days. DHHS uses ECS to process payments and to certify transmitted data.

(Note: Release 7.6 was successfully installed on May 6, 1999)

**PACER:** DHHS has ordered, but does not yet have PACER. DHHS would like to implement PACER as soon as it is received.

**Y2K Status:** DHHS is operating on Y2K compliant hardware and software.

### **GSA - Tom Caporizzo**

1. GSA has a new Chief Financial Officer (CFO). Bill Early, the former GSA Office of Budget Director is now the CFO. Tom Bloom the former GSA CFO, has accepted a similar position with the Defense Finance and Accounting Service (DFAS).
2. GSA is on track for its phase 1 implementation of Pegasys, the new GSA accounting and financial management system. Pegasys is GSA's adaptation of AMS' Momentum; a COTS package.
3. GSA continues to expand their internet applications. GSA is deploying a new internet based employee incentive award system that is capable of creating all types of cash awards, time off awards, and gain sharing awards. GSA's internet based travel and miscellaneous reimbursement system has reached what is believed to be full utilization. GSA is now processing approximately 95% of all travel and miscellaneous employee reimbursements through the system. The GSA internet invoicing application is processing approximately 4,000 invoices per month about 10% of that A/P system's production. GSA has added Series EE and I US Savings bond functionality to their internet based pay and leave statement.

### **➤ Y2K PRESENTATION**

## **KCFRB – Y2K**

Kathy Webster and Christy Cascio of the Kansas City Federal Reserve Bank (KCFRB) provided the group with a Year 2000 (Y2K) presentation.

Christy reported that the KCFRB is conducting Y2K testing in three tiers. Tier one and two represent 95 percent of Automated Clearing House (ACH) customers, which number approximately 200. Testing in these phases is 90 percent complete. Tier three represents the financial institutions testing with KCFRB. 80 percent have tested with KCFRB. Christy mentioned that KCFRB had determined that all testing for tier one and two customers would be completed by June 30, 1999. All of KCFRB's mission critical systems are certified to be Y2K compliant.

In closing, Christy stated that the FRB, in preparation for the public's uncertainty and anxiety of the safety of their funds, will increase the amount of cash currency on hand by \$200 billion in the last quarter of this calendar year. Additionally, the FRB will process ACH activity on Saturday, January 1<sup>st</sup>.

## **FMS – Y2K**

Cynthia Sheppard provided the CAB with an overview of KFC's Y2K readiness status. KFC has conducted extensive Y2K testing (upon request) with our servicing Federal Program Agencies and all of our payment applications are Y2K certified.

Cynthia discussed the migration of payment files to the mainframe in Hyattsville, providing the group with helpful and updated information.

Janice Bowers provided the CAB with an informative and entertaining presentation on the Electronic Certification System (ECS). Janice discussed the hi-lights of the new 7.6 version of the ECS application and the use of SecurID cards.

### **➤ FMS PROJECTS/INITIATIVES**

#### **John Spinola – Electronic Operations Branch (EOB)**

Y2K rollout status, Agency-testing contacts, and Claims status handouts were provided to the group. All systems have been moved to Y2K compliant positions except for MVS/Claims in parallel. MVS/Claims should be moved to Y2K compliant position by July 1999.

KFC added the IRS Cincinnati Service Center from the Chicago Financial Center (CFC). This added another nine million tax refund checks to the Center.

**(FMS – continued)**

Birmingham Financial Center (BFC) transition is complete: 98 ECS end-points, 176 ALC's and 1,222 ECS users. KFC will receive approximately seven million SSA check/eft payments from CFC.

A fifth TROY check printer was added to assist with the increase in production.

### **Jimmy Lammon - EOB**

EOB will continually strive to improve customer service with our agency partners. KFC is "K"unique and works hard to ensure that customer service is the primary focus of the Center.

### **Susan Johnson – Administrative Management Branch (AMB)**

The Center-wide Employee Quality Process Team is doing an outstanding job. The 9-step process model used to improve customer relations saved KFC \$3,500.

The Partnership Council and Quality Sub-council received eight management issues from Center employees regarding fear and morale in the workplace.

Eleven projects completed for continuous improvement saved the Center \$6,000.

Security awareness continues to grow. KFC may see heightened security in the near future.

Fiscal Year 2000 budget will include several new employees to the Center.

### **Don Wansing – Payment Facilities Branch (PFB)**

The check wrapping systems are Y2K compliant. PFB received additional workload from BFC and new check wrapping equipment in November 1998.

Special handling items have increased since BFC transition.

The third check wrapper, from BFC, has increased the capacity of checks placed in envelopes to 600,000 per 8-hour day. Two inserts are currently capable of being placed in envelopes.

KFC will be getting GUNTHER equipment from CFC. GUNTHER is state of the art and allows numerous document inserts.

**(FMS – continued)**

**Bill Parsons – Claims Branch**

Claims is comparing VSE to new MVS system to ensure proper transmissions.

Linda Blackburn has been involved with PCACT. Beverly Reeder will be the PCACT contact.

Chuck Catlett and Vicki Haddad have done an outstanding job with setting agencies up with PACER on-line. Currently waiting on SECURID cards.

The Day of Caring campaign will be on June 27<sup>th</sup>. KFC employees and other organizations will meet at a non-profit facility to assist with a project for a worthy cause.

**Susan Robinson – Customer Assistance Staff (CAS)**

CAS update on Special Operations: consolidating payments/collections; including PAD, ASAP, IDD, etc.: \$7.1 billion in 1998. This figure will double in 1999.

Redesigning and improving KFC brochure this year.

ASAP deemed as one of two primary payment systems. EPA, USDA, DOE, NSF, GSA and many other agencies use the ASAP system.

The KFC Web page was revamped in 1998 and will continue to grow in 1999. The CAB directory will be updated and may also be placed on the KFC website.

The KFC Dispatch is produced quarterly and will include an agency profile in each newsletter.

Prime Pay vendor calls average about 50 per day. Calls are usually to identify payments. There will be an evaluation of the Prime Pay system after Y2K.

CAS has sent out letters on Y2K and MVS changes in order to keep our customers better informed and provide agencies with the opportunity to test.

Fifteen agencies are enrolled in PAD, including GSA, RD, USCG, EPA, DOE, and NFC. There were over 220,000 items collected in FY 1998, totaling just more than \$134 million. PAD is Y2K compliant.

All foreign currency payment processing is consolidated at KFC. Final evaluation of the State Department and Bank of America foreign currency pilot program has been forwarded to Headquarters for review.

There are eleven countries participating in the International Direct Deposit (IDD) program.

**(FMS – continued)**

Twenty-six additional countries are joining IDD.

Regulations on EFT 99' have been published. The prompt payment circular has been published. Campaign to educate the public on EFT 99' – ten million unbanked.

PACER is designed to perform claims related searches. Allows agency user to view and print a digital image (check) within 2 – 48 hours. Capable of viewing information on PACER from October 1997 to the present. SECURID card is necessary to access PACER.

➤ **Date for Next Meeting**

The next CAB meeting will be in the Fall. All members will be contacted when a firm date has been set.